

Information to identify the case:

Debtor 1	<u>Kristin Bruno</u>	Social Security number or ITIN	xxx-xx-1872
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 13-25481-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristin Bruno
fka Kristin Bindos

12/13/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristin Bruno
 Debtor

Case No. 13-25481-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Dec 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2016.

db
 514077377 +Kristin Bruno, 1205 Fern Ct, Jackson, NJ 08527-4177
 514077381 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
 +Chase, Po Box 24696, Columbus, OH 43224-0696
 514077383 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 514077386 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 514077387 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 514077391 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 514084848 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
 514077393 +Pressler & Pressler L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
 514077396 +Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444
 516417482 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516417483 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 514077397 +TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000
 514335151 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 13 2016 23:37:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 13 2016 23:37:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bncmail@w-legal.com Dec 13 2016 23:37:40 Antio, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 514077376 EDI: HNDA.COM Dec 13 2016 23:08:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 514188709 +E-mail/Text: bncmail@w-legal.com Dec 13 2016 23:37:40 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514077388 EDI: BANKAMER2.COM Dec 13 2016 23:08:00 Fia Csna/Bank of America, Attn: Bankruptcy,
 Po Box 15102, Wilmington, DE 19886
 514077378 +EDI: BMW.COM Dec 13 2016 23:08:00 Bmw Financial Services, Attn: Bankruptcy Department,
 5550 Britton Pkwy, Hilliard, OH 43026-7456
 514077382 EDI: CITICORP.COM Dec 13 2016 23:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 514077380 +EDI: CHASE.COM Dec 13 2016 23:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514103240 +EDI: TSYS2.COM Dec 13 2016 23:08:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514087268 EDI: DISCOVER.COM Dec 13 2016 23:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514077384 +EDI: DISCOVER.COM Dec 13 2016 23:08:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514077385 +EDI: TSYS2.COM Dec 13 2016 23:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514077390 +EDI: CHASE.COM Dec 13 2016 23:08:00 First Usa Bank/Chase,
 Chase Card Services/Attn: Bankruptcy Dep, Po Box 15298, Wilmington, DE 19850-5298
 514948810 EDI: JEFFERSONCAP.COM Dec 13 2016 23:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514948811 EDI: JEFFERSONCAP.COM Dec 13 2016 23:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 514077392 +E-mail/Text: bnc@nordstrom.com Dec 13 2016 23:36:41 Nordstrom FSB,
 Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566
 514083692 +E-mail/Text: bnc@nordstrom.com Dec 13 2016 23:36:41 Nordstrom fsb, P.O. Box 6566,
 Englewood, CO 80155-6566
 514104853 EDI: Q3G.COM Dec 13 2016 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514077394 +EDI: SEARS.COM Dec 13 2016 23:08:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 514077401 +EDI: WFNNB.COM Dec 13 2016 23:08:00 WFNNB/Mandees, P.O. Box 182686,
 Columbus, OH 43218-2686
 514340888 +EDI: WFFC.COM Dec 13 2016 23:08:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514077398 +EDI: WFFC.COM Dec 13 2016 23:08:00 Wells Fargo Hm Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335
 514077399 +EDI: WFNNB.COM Dec 13 2016 23:08:00 Wfnnb/Express, Attention: Bankruptcy, Po Box 182685,
 Columbus, OH 43218-2685
 514077400 +EDI: WFNNB.COM Dec 13 2016 23:08:00 Wfnnb/J Crew, Attn: Bankruptcy, P.O. Box 182685,
 Columbus, OH 43218-2685

TOTAL: 25

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: Dec 13, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A.
514077389* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Fia Csna/Bank of America, Attn: Bankruptcy, Po Box 15102,
Wilmington, DE 19886)
514077379* +Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy,
Hilliard, OH 43026-7456
514077395* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Daniel Brett Sullivan on behalf of Creditor Antio, LLC BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Kristin Bruno abgillman@optonline.net

TOTAL: 7